

## REMARKS

Claims 1-11 have been canceled. New claims 12-18 are pending in the application.

On page 2 of the Office Action dated December 22, 2004, claims 1-11 were rejected under 35 U.S.C. § 101 as claiming the same invention as that of claims 1-11 of copending application no. 10/380,415. Applicants have canceled claims 1-11 of the above-captioned application, thereby rendering the 35 U.S.C. § 101 rejection in the above-captioned application moot.

Claims 1-11 were also rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,668,322, issued to Wood *et al.* (hereinafter Wood). As Applicants have canceled claims 1-11, the rejection of claims 1-11 with respect to the 35 U.S.C. § 102(e) is moot.

Applicants respectfully submit that claims 12-18 are patentable over Wood, as Wood does not teach each and every element of the claims. In particular, Wood fails to teach, "periodically validating access privileges based on contractual relationship information; and deleting login data or creating login data according to said validating," as recited in independent claim 12.

Wood is directed to a security architecture in which authentication schemes based on passwords, certificates, biometric techniques, smart cards, etcetera, are associated with trust levels. According to Wood, a login service can obtain login credentials for an entity commensurate with a trust level requirement of an information resource to be accessed. When the login credentials have been obtained for an entity and have been authenticated to a particular trust level, session credentials are issued and access is granted to resources for which the trust level is sufficient. According to Wood, by using the session credentials, access is granted without the need for further authentication. See Wood, column 2, lines 38-55.

The present invention provides enhanced and extended computer account authentication and authorization. In at least one embodiment of the present invention, a user's valid contractual relationship with an information system provider may be determined and verified after validating a user's login information such as user identification data and a password. In at least one embodiment of the invention, the contractual relationship can be validated by validating a user identifier with information relating to a contract between the user and the information system provider, such as, content of an insurance contract and/or a contract holder or identifier, for example.

Periodic validation of user eligibility and/or user access privileges may also be performed according to at least one embodiment of the present invention. For example, at a random point in time, the information system of the present invention may perform processing to validate user

information by matching user login data to user contractual data referenced when determining user eligibility. User login data may be generated or removed according to the validation. For example, if the user login data does not exist but a valid contractual relationship does exist, the login data may be generated for the user. See Specification of the Present Invention, Page 13, lines 15-30.

Applicant respectfully submits that merely verifying the login credential types, that is, Woods's passwords, certificates, biometric techniques, and smartcards, is not tantamount to, "periodically validating access privileges based on contractual relationship information," as in the present invention. In fact, Wood is completely silent as to any periodic validation.

Moreover, Wood is completely silent on contractual relationship information. Wood is merely concerned with security identification mechanisms for allowing a user to gain or be denied access to a system and is not concerned with contract information regarding a user and an information system provider.

In light of the foregoing, Applicant submits that independent claim 12 is patentable over Wood. As claims 13-18 depend from independent claim 12, claims 13-18 are patentable over Wood for at least the reasons offered above with respect to claim 12.

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

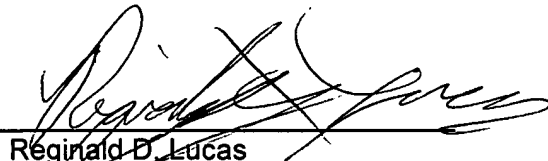
Respectfully submitted,

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23 Mar 05

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